

"THE IMPACT OF MIDDLE EAST SOCIAL CONFLICT TO ECONOMIC STABILITY, POLITICAL AND RELIGIOUS IN ISLAMIC COUNTRIES"

Dampak Konflik Sosial Timur Tengah terhadap Stabilitas Ekonomi,
Politik dan Keberagamaan di Negara-negara Muslim

PROGRAM BOOK INTERNATIONAL SEMINAR 2017

JANUARY 24 - 25th, 2017 Palace Hotel, Cianjur, West Java-Indonesia

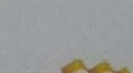
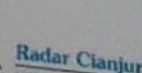
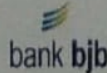


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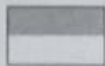
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INTERNATIONAL SEMINAR





IMPACT OF MIDDLE EAST SOCIAL CONFLICT TO ECONOMIC STABILITY, POLITICAL AND RELIGIOUS IN ISLAMIC COUNTRIES"

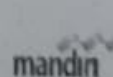
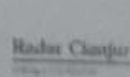
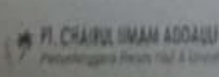
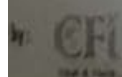
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FAKULTAS EKONOMI & BISNIS ISLAM
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Welcoming Speech

Assalamu'alaikum Warrahmatullahi Wabarrakatuh

Ladies and gentlemen, good morning First of all, let us thank Allah, the Almighty, for blessing and guiding us into the right path, and for granting all means and opportunities together here to attend this very meaningful occasion.

The Honourable Mr. Ahmad Heryawan as a Governor of West Java Province and the keynote speaker in this moment. The Honourable Mr and Madam Participants of the International Seminar and all of distinguished guests and the committees.

First of all, on behalf Rector of Suryakancana University warmly welcomes for the presence of keynote speakers and the participants of International seminar in various collages, either domestic or overseas.

Secondly, we do apologize if in providing services to the keynote speakers and the participants of the international seminar are below of your expectations, all of those are caused by our capability limitation.

Thirdly, through this international seminar, intended as a reflection of our commitment consistently improve the quality of education and accommodate more opportunities in academic collaboration.

Therefore, I believe this international seminar will be able to present an interesting discussion on the topics, by prominent speakers from Jordan, Malaysia, and Indonesia, which contribute to the development of knowledge and hopefully will encourage more research on this region.

In this beautiful occasion, I would like to congratulate to the organizers of international seminar who have organized this event, hence, the event can be held most efficiently. Perhaps, it will support Suryakancana University to actualize its mission to become one of international standard universities in the near future.

Finally, once again I would like to say, welcome to all the distinguished guests and participants of the international seminar.

Suryakancana University will give the best to help you recognize this Cianjur land. Please enjoy our hospitality and have a pleasant experience in the international seminar. Thank You.

Wassalamualaikum Warahmatullahi Wabarrakatuh

Rector of Suryakancana University

Prof. Dr. H. Dwidja Priyatno, SH., MH., S.pN

Assalamu'alaikum Warrahmatullahi Wabarrakatuh

The program book is arranged as a handle for the speakers and participants of the international seminar at Palace Hotel in Cianjur that organized by Suryakencana University and several co-host they are Universitas Pendidikan Indonesia, Polban, UIN Sunan Gunung Djati Bandung and STAI Al-Falah.

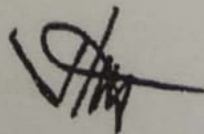
The International Seminar with the theme “the Impact of Middle East Social Conflict to Economic Stability, Political and Religious in Islamic Countries” present the spectacular keynote speakers such as: Prof. Dr. Ameen Al-Btoush from Mu'tah University Yordania, Assoc. Prof. Dr. Khalif Muammar from CASIS UTM Malaysia, and Hendri Tanjung, Ph.D from Ibn Khaldun University.

The number of full papers submitted is 58 and the accepted is 44. The international seminar is held of the cooperation of all the committee, keynote speakers and participants. Thus we do apologize if the services are out of your expectation. In addition, we would like to thank to all the organizers, speakers, participants and donators who have supported the conference.

I hope you can enjoy in following the international seminar, may it become an event to gain knowledge, exchange ideas and brotherhood.

Walaikumsalam Warrahmatullahi Wabarrakatuh

Dean Islamic Economic
and Business Faculty



Dr. H. Endang Jumali, Lc., MA., M.Si

The International Seminar Committees

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: Cucu Mukaromin
: Rizki Ramdhan
: Muhammad Jamaludin

PARARREL SCHEDULE
Tuesday, January 24th 2017

Room : Ballroom Palace Hotel
Moderator : Irpan Jamil, MA
Session : 1

TIME	NO	NAME	TITLE
14.00-14.20	1	Amsori SPs UIN Syarif Hidayatullah Jakarta	STANDING OF KHILAFAH ISLAMIYAH IN THE INTERNATIONAL ISLAMIC POLITICAL PERSPECTIVE
14.20-14.40	2	Erika Amelia FEB UIN Jakarta	ECONOMIC STRATEGY FOR UMMAH PROSPERITY
14.40-15.00	3	Muhammad Mutawali SPs UIN Jakarta	THE CONTEMPORARY OF SUNNI ARAB AND SHIA IRAN: CONFLICT OR COMPETITION?
15.00-15.20	4	Muhammad Shofwan Taufiq Universitas Muhammadiyah Metro Lampung	ISLAM AND THE CHALLENGES OF DEMOCRACY: Viewed Dynamics Transition to Democracy in the Middle East
15.20-15.40	5	Rosi Yulita Rusli SPs UIN Jakarta	DYNAMICS OF ISLAMIC MOVEMENT IN INDONESIA: A study of the pattern Figures Muslims in Indonesia
15.40-16.00	6	Fahmi Rusdi State Islamic University of Syarif Hidayatullah Jakarta	HUMAN RIGHTS IN THE ISLAMIC WORLD WITH PROBLEMS
16.00-16.20	7	Legisan S Samtafsir	POLITICAL DEVELOPMENT

		SPs UIN Jakarta	IN CONTEMPORARY MUSLIM COUNTRIES (A Case Study of Iran, Turkey, Bangladesh and Indonesia)
16.20-16.40	8	Muh. Khamdan SPs UIN Jakarta	ISLAMIC MOVEMENT: Problem Radical Ideology, Global Jihad and Terrorism Religious

Room : Ballroom Palace Hotel

Moderator : Uus Ahmad Husaeni, M.E.Sy

Session : 1

TIME	NO	NAME	TITLE
14.00-14.20	1	Ziaulhaq Hidayat Universitas Islam Negeri Sumatera Utara	New Orientation of Sufism in Southeast Asia: Indonesia and Malaysia Experience
14.20-14.40	2	Mardian Idris Harahap UIN Sumatera Utara, Medan	SHARIA IN THE CONTEXT OF MODERN COUNTRIES IN ISLAMIC WORLD
14.40-15.00	3	Aan Rukmana Universitas Paramadina	ISLAM AND HUMAN RIGHTS: Analysis of Implementation of Human Rights in the Islamic Countries
15.00-15.20	4	Komarudin Sekolah Pascasarjana, UIN Syarif Hidayatullah Jakarta	FAMILY LAW IN TUNISIA AND INDONESIA (Studies in the context of Islamic Countries in the Modern Islamic World)
15.20-15.40	5	Rosi Yulita Rusli SPs UIN Jakarta	DYNAMICS OF ISLAMIC MOVEMENT IN INDONESIA;

15.40-16.00	6	Fahmi Rusdi State Islamic University of Syarif Hidayatullah Jakarta	A study of the pattern Figures Muslims in Indonesia HUMAN RIGHTS IN THE ISLAMIC WORLD WITH PROBLEMS
16.00-16.20	7	Canra Krisna Jaya Sekolah Pascasarjana, UIN Syarif Hidayatullah Jakarta	ISLAMIC RELATIONS WITH THE WEST: CONFLICT OR COOPERATION
16.20-16.40	8	Ernawati Esa Unggul University, Jakarta	DYNAMICS OF ISLAM IN INDONESIA: The Development and Existence of Islamic Law in Indonesia

Room : Ballroom Palace Hotel

Moderator : M. Deviana Sudjai, S.Pd.I., M.Ag

Session : 1

TIME	NO	NAME	TITLE
14.00-14.20	1	Muhammad Yusuf Qardlawi STAI An-Nuaimy Jakarta	ISLAMIC COUNTRIES IN THE CONTEXT OF INDONESIA: Application of Qanun in Aceh
14.20-14.40	2	Indah Karika Graduate School, State Islamic University of Syarif Hidayatullah Jakarta	RISE OF POLITICAL ISLAM SOUTHEAST ASIA: STRENGTH OF ISLAM NUSANTARA

14.40-15.00	3	Mukhtar Gozali Graduate School, State Islamic University of Syarif Hidayatullah Jakarta	MIGRATION AND MUSLIM MINORITY PROBLEMATICS Several Studies Regional or Minority Muslim Region
15.00-15.20	4	Pungki Purnomo Graduate School, State Islamic University of Syarif Hidayatullah Jakarta	ROLE OF LIBRARIES IN INCREASING PUBLIC AWARENESS OF DEMOCRACY
15.20-15.40	5	Sukrianto Graduate School, State Islamic University of Syarif Hidayatullah Jakarta	HUMANISTIC ECONOMIC SYSTEM VERSUS A FREE MARKET ECONOMY
15.40-16.00	6	Ita Mintarsih UIN Syarif Hidayatullah Jakarta	ECONOMIC SYSTEM AND INDONESIA ECONOMY DEMOCRACY
16.00-16.20	7	Titin Suprihatin Universitas Islam Bandung	CONTROL, MAINTENANCE, UTILIZATION OF GOODS AND WARRANTIES BY THE BOOK OF CIVIL LAW AND DSN-MUI
16.20-16.40	8	H. Bunyamin, M.Ag STAI Syamsul Ulum Sukabumi	ASPECTS OF ISLAMIC LAW IN THE ISLAMIC CAPITAL MARKET

Room : Ballroom Palace Hotel
 Moderator : Huzny Farhany, Lc. MA
 Session : 1

TIME	NO	NAME	TITLE
14.00-14.20	1	H. Dadang Husen Sobana, M.Ag UIN Sunan Gunung Djati Bandung	Multi Contract on Financing Products Housing in Islamic Banking (Studies in Bank Syariah Mandiri)
14.20-14.40	2	Almad Fadholi, Lc., M.H.I STAI Bunga Bangsa Cirebon	RIBA AND INTEREST IN ISLAMIC ECONOMICS LAW
14.40-15.00	3	Neneng Hasanah, M.Ag Institut Pertanian Bogor	ROLE OF WAQF LAW NO. 41 OF 2004 IN VERIFYING OBJECTIVES AND FUNCTIONS OF WAQF (Case Study: Management and Use of Money in Tabung Wakaf Indonesia Foundation of Dompet Dhuafa Republika)
15.00-15.20	4	Hj. Sri Yunarti, M.Ag STAIN Batusangkar Sumatera Barat	UNIFICATION NORM AND ECONOMIC VALUE OF ISLAMIC LAW
15.20-15.40	5	Syahrial Dedi STAIN Bengkulu	THE CONCEPT OF ECONOMIC THOUGHT OF IBN TAYMIYYA
15.40-16.00	6	Wildan Imaduddin Muhammad UIN Syarif Hidayatullah	From Political Conflict to Theology: Historical Study on the Emergence of Islamic Theologies

Room : Ballroom Palace Hotel
 Moderator : Uus Ahmad Husaeni, M.E.Sy
 Session : II (Tele Conference by Skype)

TIME	NO	NAME	TITLE
17.00-17.15	1	Marlou Feer Groningen University, Netherlands	Migration of Muslims and their Problematics as Minorities in Europe
17.15-17.30	2	Rizkia Amalia Sania Puteri Faculty of Law, McGill University Montreal Canada	Analysis of Setting Tabarru Contract and Tijarah Contract at Takaful According DSN No. 21 / DSN-MUI / X / 2001 on General Guidelines of Takaful
17.30-17.45	3	Muhammad Rizky Rizaldi Department of Economics and Finance, Durham University, UK	RATIO ANALYSIS OF FINANCIAL CONDITION FOR PREDICTING FINANCIAL DISTRESS COMPANIES LISTED IN INDONESIA STOCK EXCHANGE
17.45-18.00	4	Yuni Setyaningsih Wageningen University, Netherlands	THE HISTORY OF MANAGEMENT ZAKAT IN THE MUSLIM WORLD AND INDONESIA (Historical Investigation Theory of Charles Peirce Approaches and Truth Deficit of Lieven Boeve)

Room : Auditorium of FEBI
 Moderator : Dr. H. Endang Jumali, Lc., MA., M.Si
 Session : III

TIME	NO	NAME	TITLE
09.00-09.20	1	Uus Ahmad Husaeni Fakultas Ekonomi dan Bisnis Islam, Universitas Suryakancana	THE CONCEPT OF SHARIA TRADITIONAL MARKET BASED IN ISLAMIC BUSINESS ETHICS PERSPECTIVE
09.20-09.40	2	Irpan Jamil Fakultas Ekonomi dan Bisnis Islam, Universitas Suryakancana	THE IMPLEMENTATION OF MUSYARAKA FINANCING ON ISLAMIC BANKING IN INDONESIA BASED ON SHARIA COMPLIANCE
09.40-10.00	3	Dadang Saepudin Fakultas Ekonomi dan Bisnis Islam Universitas Suryakancana	IMPACT ANALYSIS OF CAPITAL FOR PROVISION OF PRODUCTIVE ZAKAT POVERTY REDUCTION IN THE DISTRICT CIANJUR
10.00-10.20	4	Huzny Farhany Fakultas Ekonomi dan Bisnis Islam Universitas Suryakancana	ZAKAT OPTIMIZATION IN ISLAMIC ECONOMICS
10.20-10.40	5	Mannat Rahmat Fakultas Ekonomi dan Bisnis Islam Universitas Suryakancana	The Empowerment of Boarding School towards Independence and Professionalism (Study on Enterprise Management Darut Tauhid Bandung Boarding School)
10.40-11.00	6	Buchori Muslim	Paradigm Progressive and Magashid Sharia: New Found Manhaj Responsive Law

11.00-11.20	7	Fakultas Ekonomi dan Bisnis Islam Universitas Suryakancana Deni Setiawan Fakultas Ekonomi dan Bisnis Islam Universitas Suryakancana	EFFECT OF ENTREPRENEURSHIP EDUCATION STUDENTS INTEREST IN ENTREPRENEURSHIP
11.20-11.40	8	Kasmiri Fakultas Ekonomi dan Bisnis Islam Universitas Suryakancana	CONSUMER PROTECTION IN ISLAMIC ETHICS BUSINESS PERSPECTIVE
11.40-12.00	9	Tini Kusmayati Dewi Fakultas Ekonomi dan Bisnis Universitas Suryakancana	MANAGEMENT ACCOUNTABILITY OF ZAKAT, INFAQ, AND SHADAQAH (ZIS) IN THE SUPREME OF MOSQUE CIANJUR
12.20-12.40	10	Rahmat Taufiq Dwi Jatmika SE.MAB Suryakancana University	GROWTH OF SHARIA ECONOMIC IN INDONESIA
12.40-13.00		Nanang Rustandi Fakultas Ekonomi dan Bisnis Universitas Suryakancana	THE LACK OF KNOWLEDGE OF RURAL COMMUNITIES IN CIANJUR DECISION TO BECOME A CUSTOMER IN ISLAMIC BANKING

January 24-25, 2017, Palace Hotel Cianjur

**Multi Contract on Financing Products
Housing in Islamic Banking
(Studies in Bank Syariah Mandiri)**

H. Dadang Husen Sobana, M.Ag
UIN Sunan Gunung Djati Bandung

ABSTRACT

In business activities, safeguard the purity of the engagement (contract) is a must. For he who drove the continuity of business cooperation. However, sometimes the temptation of material in the business is so very strong that the engagement has been agreed can be dispersed and no longer respected as a business ethics manual. This article aims to analyze the practice of multi covenants occurred on financing products at Bank Syariah Mandiri. The conclusion of this article is a review of economic sharia law on the financing of house ownership through Multi Akad Griya BSM is legally permissible because it belongs to the multi akad akadnya not be mixed up and do not give birth to a new contract but the name still exist with the provisions of the contract itself. During the implementation of standards, ie avoid uncertainty (gharar) and ambiguity (jahâlah), do not plunge to the practice of usury, and not cause legal consequences that are contrary to the same object, then the multi covenants so allowed. Besides this multi akad more mashlahat than madharat.

Keywords: Contract; Financing; Business; Sharia.

ABSTRAK

Dalam aktifitas bisnis, menjaga kemurnian perikatan (*akad*) merupakan suatu keharusan. Karena ia yang mengantarkan keberlangsungan kerja sama bisnis. Akan tetapi, terkadang godaan materiil dalam bisnis begitu sangat kuat sehingga perikatan yang sudah disepakati bisa menjadi buyar dan tidak lagi dihormati sebagai sebuah petunjuk etika bisnis. Artikel ini bertujuan menganalisis praktek multi akad yang terjadi pada produk pembiayaan di Bank Syariah Mandiri. Kesimpulan dari artikel ini adalah tinjauan hukum ekonomi syariah pada pembiayaan kepemilikan Rumah Griya BSM melalui Multi Akad secara hukum dibolehkan karena termasuk ke dalam multi akad yang akadnya

International Seminar

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Political and Religious in Islamic Countries*

January 24-25, 2017, Palace Hotel Cianjur

tidak bercampur dan tidak melahirkan nama akad baru tetapi tetap eksis dengan ketetapan akad sendirinya. Selama pelaksanaannya memenuhi standar, yakni terhindar dari ketidakpastian (*gharar*) dan ketidakjelasan (*jahâlah*), tidak menjerumuskan kepada praktik *riba*, dan tidak menimbulkan akibat hukum yang bertentangan pada objek yang sama, maka multi akad yang demikian diperbolehkan. Selain itu multi akad ini lebih banyak kemashlahatannya dari pada kemadharatannya.

Kata Kunci: Akad; Pembiayaan; Bisnis; Syariah.